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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/713,603	11/15/2000	Adam Coyle		5258

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EXAMINER

AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 02/04/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application <u>09/713603</u>	Applicant(s) <u>Coyle</u>	
	Examiner <u>Akers, g</u>	Art Unit <u>3624</u>	Confirmation No.

- The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address -

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- ☒ Responsive to communication(s) filed on 1/21/03
- ☒ This action is FINAL. ☐ This action is non-final.
- ☐ Since this application is in condition for allowance except for the formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- ☒ Claim(s) 1, 3, 5-12, 14-19, 21-23 is/are pending in this application.
- Of the above claim(s) _____ is/are withdrawn from consideration.
- ☐ Claim(s) _____ is/are allowed.
- ☒ Claim(s) 1, 3, 5-12, 14-19, 21-23 is/are rejected.
- ☐ Claim(s) _____ is/are objected to.
- ☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- ☐ The proposed drawing correction, filed on _____ is ☐ approved or ☐ disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action.
- ☐ The drawing(s) filed on _____ is/are ☐ accepted or ☐ objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119 (a)-(d) or (f).
- ☐ All ☐ Some* ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
- ☐ Certified copies of the priority documents have been received in Application No. _____
- ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- *Certified copies not received:
- ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- ☐ The translation of the foreign language provisional application has been received.
- ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- ☒ Information Disclosure Statement(s), PTO-1449, Paper No(s) _____
- ☐ Notice of References Cited, PTO-892
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Interview Summary, PTO-413
- ☐ Notice of Informal Patent Application, PTO-152
- ☐ Other _____

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DETAILED ACTION

Response to Amendment

1. This action is issued in response to applicant's Amendment A(Paper #7) filed 1/21/03.
2. Claims 2,4,13,20 were cancelled. Claims 1,3,5-12, 14-19 were amended. New claims 21-23 were added.
3. Claims 1,3,5-12,14-19, 21-23 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1,3,5-12,14-19,21-23 are rejected under 35 USC 103(a) as unpatentable over Chaum(US Pat. No: 6,434,238) in view of Dorf(US Pat. No: 6,000,608) and further in view of Kenna(US Pat. No: 6,108,641).
6. As per claims 1,3,5-12,14-19, 21-23 Chaum teaches a stored value card system which comprises a card issuing institution(Abstract)(Fig 1/101) and a point of sale retail establishment(Fig 1/104). Chaum also teaches the card being useable for purchases(col 5 lines 10-40). Dorf teaches a card identifier associated with each card and assigned by the issuing institution(col 4 line 36-col 5 line 14).Dorf teaches a reloadable smart card(col 5 lines 66-67).

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Dorf further teaches an intelligent(smart) card(col 10 lines 49-64) which can be used as an online debit card with a sponsor bank(Fig 1/102) which can be used to transfer funds for any purpose including money orders. Dorf further teaches the use of loyalty cards which are not redeemable for cash(col 9 line 33-col 10 line 6).Dorf also teaches the card identifier being encoded on a magnetic strip(col 4 lines 36-46) and a (POS) reader terminal for the card(col 4 line 25-35) and which accept the card for transactions(col 4 lines 46-67) and engaging a sponsor bank with a master account through the central processor and the banking network which permits a merchant to add value(refunds) and loyalty points to a subaccount card(col 5 lines 4-14). Kenna teaches an integrated nested account financial system with subaccounts including those for investments which may deliver negotiable instruments(retirement accounts,financial accounts) to the subaccount holder(Abstract)(Fig 1/20/30/140)(Fig 2)(Fig 3)(Fig 5)(Fig 9A)(Fig 9B)(Fig 9C)(col 4 line 63-col 5 line 18)(col 8 line 35-43) and Atkins teaches reporting,managing and monitoring financial invdestments in an array of accounts(subaccounts) within a client asccount(Abstract)(Fig 1)(Fig 3-14)(col 3 line 6-col 5 line 59). It would have been obvious to one skilled in the art at the time of the invention to combine Chaum in view of Dorf to teach the above. The motivation to combine is to teach a multifunction card system composed of a gift certificate card, a prepaid phoine card, a loyalty card and a medical information card as enunciated by Dorf(col 3 lines 9-64).It also would have been obvious to one skilled in the art at the time of the invention to combine Chaum in view of Dorf in view of Kenna to teach part of the above. The motivation to combine is to teach an improved brokerage/cash managment system

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and to create a single composite accounts for all funds incorporate in subaccounts as enunciated by Kenna(col 3 lines 31-42).

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

8. Any questions concerning this communication should be addressed to the examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

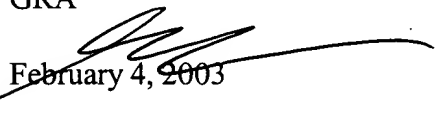
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The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703)-308-1113.

GRA


February 4, 2003